

After the Hurricane Hits

Answers to common questions about hurricane-related property damage

Q: Do homeowners insurance policies cover flooding?

A: Homeowner's policies DO NOT cover most flooding. You need a separate flood insurance policy to protect your home and belongings against flood damage.

Q: Is wind-driven rain considered flooding?

A: No. Most homeowners policies cover wind, rain, and hail damage.

Q: Do automobile insurance policies cover flooding?

A: Yes, if you have purchased comprehensive coverage. If you only have liability coverage, your vehicle is not covered for flooding.

Q: Can I buy flood insurance if my property has flooded in the past?

A: Yes, even if your home has been flooded before. **However, there may be a 30-day delay before flooding is covered. See your agent for details.**

Q: Will Federal disaster assistance pay for my flood damage?

A: Federal disaster assistance declarations are awarded in less than 50 percent of flooding incidents and then only when the area has been declared a Federal disaster area. If you are uninsured and receive Federal disaster assistance after a flood, you must purchase flood insurance to receive disaster relief in the future.

Q: My neighbor's tree fell on my property and caused damage. Is the neighbor's homeowners insurance company responsible for payment of my repairs?

A: Generally speaking, if your neighbor's healthy tree falls on your home, fence, or other property, it is your insurance company's responsibility to pay for repairing the damaged. Your neighbor's insurer would probably only accept liability and pay for the damage if the tree was dead or weakened in such a way that the owner should have known it was dangerous before it fell.

Q: How long will it be before an insurance adjuster comes to look at the damage to my property?

A: After a catastrophe like Hurricane Lili, an insurance company must send an adjuster out to assess your damage within 30 days of the time you report the damage to the company. When there has not been a catastrophe, the adjuster has 14 days to come out and assess your damages.

Q: How soon does the insurance company have to pay me the money it owes me for the repairs to my property?

A: Sometimes you will receive a check quickly. However, an insurance company has up to 30 days to pay your claim after you give them satisfactory proof of loss.

Q: If I am not satisfied with the service that my insurance company has given me, how do I file a complaint with the Department of Insurance?

A: All complaints must be submitted in writing to the Department of Insurance. You can call us for a form at 1-800-259-5300 or 225-342-1258, or print it off the website and mail the completed form and copies of any supporting material to:

**Louisiana Department of Insurance
Property and Casualty Consumer Complaints
P.O. Box 94214, Baton Rouge, Louisiana 70804**

Q: I'm not sure I have a complaint, and I don't know how to get in touch with my insurance company.

A: Contact us at 1-800-259-5300 or 225-342-1258. We have staff standing by during business hours to answer your insurance-related questions and provide guidance.